

Quick Reference Guide for Individual Assistance Preliminary Damage Assessment

Category of Damage	Definition	Flood Examples	Tornado Examples
Affected	Dwellings with minimal damage to structure and/or contents and the home is habitable without repairs.	Minimal damage to structure and home is habitable without repairs.	Minimal damage to structure and home is habitable without repairs.
Minor	The home is damaged and uninhabitable, but may be made habitable in a short period of time. Some of the items that determine minor damage are: 1. Windows or doors blown in. 2. One foot or more of water/sewer backup in basement (i.e, if furnace or water heater damaged).	One foot or more of water/sewer backup in basement. One foot or less of water on first floor (no basement). <i>Note: If water has remained in structure for more than a day, more extensive damage may have occurred. Watch for foundation damage.</i>	Windows or doors blown in. Holes in the roof caused by the storm, but substantial roofing elements intact.
Major	The home has sustained structural or significant damages, is uninhabitable, and requires extensive repairs. Any one of the following may constitute major damage: 1. Substantial failures of structural elements of the residence (e.g. walls, floors, foundation, etc.) 2. One foot or more of water on the first floor (of a home with basement, and furnace and water heater were located in the basement). 4. Without a basement, major damage would be in the 2 to 4 foot range, depending on length of time home was inundated.	More than one foot of water on the first floor (with basement), two to four foot range (no basement), structural damage, collapsed basement wall <i>Note: If water has remained in structure for more than a day, more extensive damage may have occurred watch for extensive wall and foundation damage.</i>	Substantial roofing elements damaged or missing (e.g., roof decking, trusses/framing), damage to windows, doors, exterior walls, interior wind damage, rain/water damage, extensive debris and utility problems.
Destroyed	The home is a total loss or damaged to such an extent that repairs are not economically feasible. Any one of the following may constitute a status of destroyed: 1. Structure is permanently uninhabitable 2. Complete failures to major components of structure (e.g. basement walls/ foundation, walls, roof, etc.) 3. Only foundation remains 4. Two or more walls destroyed and roof substantially damaged. 5. House pushed off foundation 6. An unaffected structure that will obviously require removal or demolition (homes in imminent danger due to impending landslides, mudslides or sinkholes, etc.)	Structure is permanently uninhabitable (for instance, pushed off the foundation). <i>Note: Depth, velocity, and duration of water in and around the structure may have a significant impact on degree of damage.</i>	Foundation only remains or two or more walls destroyed and roof substantially damaged or destroyed

Mobile homes with similar damage may be more heavily impacted; resulting in being categorized at a higher damage level.